



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5256 TRN S X ST01

Uni-Statement

Account Number:

0794

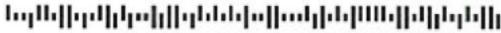
Statement Period:

Jun 19, 2019

through

Jul 17, 2019

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SCOTT K WILLIAMS

CANDY L WILLDEN

1898 E RICH WAY

SALT LAKE CTY UT 84121-4881



To Contact U.S. Bank

By Phone:

1-800-US BANKS

(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

¿Prefiere español? U.S. Bank ofrece estados de cuenta mensuales en español. Para actualizar el idioma de su preferencia, visite su sucursal local o llame a nuestro centro de servicios las 24 horas al 800USBANKS (800-872-2657). Aceptamos llamadas de retransmisión.

Do you prefer Spanish? U.S. Bank offers monthly account statements in Spanish. To update your language preferences, visit your local branch or call our 24-Hour service center at 800USBANKS (800-872-2657). We accept relay calls.

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
U.S. Bank Gold Checking	0794	\$ 2,825.53	1
Total Deposit Balances		\$ 2,825.53	
Lines of Credit	Account Number	Balance	Page
Reserve Line	0794	\$ 0.00	3
Total Line of Credit Balances		\$ 0.00	

U.S. BANK GOLD CHECKING

U.S. Bank National Association

Account Summary

Beginning Balance on Jun 19	\$ 860.44
Deposits / Credits	25,000.00
Card Withdrawals	1,079.44-
Other Withdrawals	19,580.47-
Checks Paid	2,375.00-
Ending Balance on Jul 17, 2019	\$ 2,825.53

Number of Days in Statement Period

29

Average Account Balance

\$

4,796.22

Member FDIC
Account Number 0794

Overdraft Protection

The following account(s) are linked to your checking account for Overdraft Protection. The account(s) are listed in the order that they would be used to transfer funds to your checking account if the available account balance is negative. If you wish to make changes to your Overdraft Protection account order; log in to your account at usbank.com, visit your local U.S. Bank branch or call U.S. Bank 24-Hour Banking at the number listed above.

1st Position: Reserve Line account ending in 0794

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Jul 1	Deposit	8057819024	\$ 25,000.00
Total Deposits / Credits			\$ 25,000.00

EXHIBIT

1



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





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Uni-Statement

Account Number:

0794

Statement Period:

Jun 19, 2019

through

Jul 17, 2019

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U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 0794

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-5759

Date	Description of Transaction	Ref Number	Amount
Jul 1	Debit Purchase - VISA JIMS FAMILY REST	On 063019 WEST JORDAN UT REF # 24269799181500591528974	1500591528 \$ 38.42-
Jul 1	Debit Purchase 946449	THE STOP NORTH S NORTH SALT LUT On 062919 ILK1TERM REF 918012946449	4906291144 66.00-
Jul 3	Debit Purchase - VISA BEEHIVE STORAGE	On 070119 801-2957867 UT REF # 24071059183627187708 US1	3627187708 100.00-
Jul 5	Debit Purchase 888870	KUM & GO, #920 STEAMBOAT SPCO On 070419 MAESTERM REF 888870	4710017690 9.58-
Jul 5	Debit Purchase - VISA CHICK-FIL-A #023	On 070219 MIDVALE UT REF # 24427339184710017690776	4710017690 24.71-
Jul 5	Debit Purchase 121112	KING SOOP 6930 A COLORADO SPRCO On 070419 MAESTERM REF 121112	4710017690 50.25-
Jul 8	Debit Purchase - VISA JOHNNY B GOOD'S	On 070619 STEAMBOAT SP CO REF # 24251379188030093403413	8030093403 64.28-
Jul 9	Debit Purchase 733846	HARMONS - EAST MIDVALE UT On 070919 MAESTERM REF 733846	8030093403 33.66-
Jul 10	Debit Purchase - VISA CHICK-FIL-A #023	On 070819 MIDVALE UT REF # 24427339190710016992324	0710016992 9.68-
Jul 10	Debit Purchase - VISA CHEVRON 0073054	On 071019 SALT LAKE CI UT REF # 24692169191100666271013	1100666271 61.29-
Jul 11	Debit Purchase - VISA SLC PARKING STAT	On 070919 SALT LAKE CI UT REF # 24692169191100795887895	1100795887 2.25-
Jul 11	Debit Purchase 026735	SMITHS FO 1316 N FARMINGTON UT On 071019 MAESTERM REF 026735	1100795887 52.16-
Jul 11	ATM Withdrawal	USB 43RD & NORTH GLENDALE AZ Serial No. 009155075320SUS4U861	200.00-
Jul 12	Debit Purchase - VISA CHERRY HILL CAMP	On 071019 KAYSVILLE UT REF # 24707809192017052254200	2017052254 84.65-
Jul 12	Debit Purchase - VISA CHERRY HILL CAMP	On 071019 KAYSVILLE UT REF # 24707809192017052254176	2017052254 282.51-

Card 5759 Withdrawals Subtotal \$ 1,079.44-

Total Card Withdrawals \$ 1,079.44-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 26	Electronic Withdrawal REF=191760158241300N00	From United Underwrit Insurance 1870578114	\$ 311.81-
Jun 28	Mobile Banking Payment	To Credit Card	55.00-
Jun 28	Electronic Withdrawal REF=191780021296390N00	From PROG CLASSIC INS PREM 9409348096	70.42-
Jul 3	Electronic Withdrawal REF=191830112759610N00	To Credit One Bank 912240213 Payment 0000351064798	100.00-
Jul 3	Electronic Withdrawal REF=191830105036570N00	To AMEX EPAYMENT 0005000099ACH PMT M5650	17,967.80-
Jul 15	Mobile Banking Payment	To Credit Card	1,075.44-

Total Other Withdrawals \$ 19,580.47-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2454	Jul 8	8056320126	175.00	2455	Jul 10	8654390727	2,200.00

Conventional Checks Paid (2) \$ 2,375.00-



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U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 0794

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 26	548.63	Jul 5	7,066.45	Jul 11	4,268.13
Jun 28	423.21	Jul 8	6,827.17	Jul 12	3,900.97
Jul 1	25,318.79	Jul 9	6,793.51	Jul 15	2,825.53
Jul 3	7,150.99	Jul 10	4,522.54		

Balances only appear for days reflecting change.

RESERVE LINE

U.S. Bank National Association

Account Number 0794

Activity Summary

Previous Balance	\$	0.00
Interest Charged		0.00
New Balance as of Jul 17, 2019	\$	0.00

Payment Information

New Balance	\$	0.00
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Credit Line	\$	1,000.00
Available Credit	\$	1,000.00

2019 Totals Year to Date

Total Fees Charged in 2019	\$	0.00
Total Interest Charged in 2019	\$	59.89

Reserve Line Balance Summary

Date	Balance Subject to Interest
Jun 19	0.00

Balances only appear for days reflecting change.

Payments received before 5:00 p.m. Central Time at our Payment Processing Center will be applied to your account effective the same business day. Payments received after the cutoff time, or on weekends or legal holidays, will be applied to your account the next business day.

After a payment has been made, we reserve the right to withhold available advances in the amount of the principal portion of the payment up to 7 business days from the date we receive the payment. Any credit available before the payment is received will continue to be available for advances during this time.